

toring of the borrowal accounts, ensuring the end-use of fund, checking stock statements, scrutinising quarterly information system statements, attending to pre and post sanction inspection, and taking follow up action in individual cases, are some of the steps required to be taken by banks to minimise exposure to sick units. There is also the need to gear up the organisational machinery in the banks and evolving a system of taking appropriate action when units show signs of incipient sickness. Detailed guidelines have been issued by RBI to the Banks covering all the above aspects. Banks have a system of fixing accountability and in cases where it is felt that adequate precautions have not been taken. Suitable esquires are initiated against erring officials.

### **Loans Schemes by NABARD**

6090. SHRI NANI BHATTACHARYA: Will the Minister of FINANCE be pleased to state:

(a) whether the National Bank for Agriculture and Rural Development (NABARD) has a scheme for cooperative land development banks to lend Rs. 750,000/- to non-farm section under certain conditions;

(b) whether the West Bengal, remains outside the scope of the scheme;

(c) if so, the reasons therefor;

(d) whether NABARD has been contemplating extension of the integrated scheme for financing non-farm activities by withdrawing some to the resurrections; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) National Bank for Agriculture and Rural Development (NABARD) has reported that it has a refinance scheme called

'Integrated Loan Scheme' under which Co-operative Land Development Banks can finance non-farm activities and draw refinance upto Rs. 7,50,000/- on automatic basis.

(b) and (c). The Integrated Loan Scheme is available to Land Development Banks (LDBs) subject to certain eligibility conditions. One such condition is that the LDB should be classified as 'A' or 'B' in audit. Since West Bengal LDB is not classified under audit, the scheme has not been extended to it.

(d) and (e). The matter of relaxing the conditions will be finalised by NABARD in consultations with National Cooperative Agriculture & Rural Development Banks Federation.

[Translation]

### **Turnover by MMTc**

6091. SHRI H. D. DEVEGOWDA: Will the Minister of COMMERCE be pleased to state:

(a) the turnover of the Minerals and Metals Corporation of India Ltd. during each of the last three years;

(b) the total profit or loss during the period;

(c) the types of Metals and Minerals under each category and their quantity exported during the period;

(d) the countries to which export has been made; and

(e) the terms and conditions for such exporters?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI P.